

RISK-BASED CAPITAL (\$000)	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
TIER 1 CAPITAL:					
Total Equity Capital	2,337,278	2,197,722	2,280,869	1,778,844	1,659,838
Net Unrealized Gains(Losses) on AFS Secs	44,176	44,897	31,774	-3,644	-4,158
Less: Net Unrealized Loss on AFS Eq Secs	0	0	0	2,344	0
Accum Net Gains(Losses) on Cash Flow Hedg	18,807	29,899	28,177	0	0
Less: Nonqualifying Perpetual Pref Stock	0	0	0	0	0
Qualifying Minority Interest	202,076	235,063	235,168	229,432	262,249
Less: Disallowed Goodwill and Oth Intang	836,526	826,021	879,911	641,424	666,155
Less: Disallowed Servicing Assts and PCCR	40	244	0	111	0
Less: Disallowed Deferred Tax Assets	0	0	0	0	0
Other Additns To (Deduct From) Tier 1 Cap	0	0	0	NA	NA
Tier 1 Capital	1,639,805	1,531,724	1,576,175	1,368,041	1,260,090
TIER 2 CAPITAL:					
Qualifying Sub Debt & Redeemable Pref Stk	510,000	347,980	510,000	173,600	197,000
Cumulative PPS Includible in Tier 2	0	0	0	0	0
ALLL Includible in Tier 2	257,784	229,865	240,571	195,535	182,606
Unrlzd Gains on AFS Eq Sec Incl in Tier 2	9,331	23,976	3,412	0	5,675
Other Tier 2 Capital Components	0	0	0	0	0
Allowable Tier 2 Capital (Limited to Amount of Tier 1 Capital)	777,115	601,821	753,983	369,135	385,281
TIER 3 CAPITAL:					
Total RB Capital Before Deductions	2,416,920	2,133,545	2,330,158	1,737,176	1,645,371
Less: Deductions for RBC	0	0	0	0	0
TOTAL RISK-BASED CAPITAL	2,416,920	2,133,545	2,330,158	1,737,176	1,645,371
RISK-WEIGHTED ASSETS (\$000):					
Total On-B/S RWA	18,238,468	16,318,827	17,041,729	14,366,549	13,060,593
Total Off-B/S Items & Deriv Cr Eq RWA	2,143,565	2,033,810	2,075,199	1,741,895	1,624,533
Risk-Weighted Assets	20,382,032	18,352,636	19,116,928	16,035,930	14,608,494
Market Risk Equivalent Assets	0	0	0	0	0
Risk-Weighted Assets Before Deductions	20,382,032	18,352,636	19,116,928	16,035,930	14,608,494
Less: Excess Allow for Loan & Lease Loss	6,648	0	19,912	0	21,201
Less: Alloc Transfer Risk Reserve	0	0	0	0	307
Total Risk-Weighted Assets	20,375,384	18,352,636	19,097,016	16,035,930	14,586,986
Average Total Assets for Leverage Ratio	25,292,320	22,891,084	24,019,972	21,442,152	20,446,611
MEMORANDA:					
Mortgage Servicing Assets	402	892	488	1,110	714
Purchased Credit Card Relationships & NMSA	1,636	1,944	1,952	0	0
All Other Identifiable Intangible Assets	100,002	94,845	109,148	70,074	82,370
CAPITAL RATIOS					
	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01 PCT	BHC PEER 01	BHC PEER 01
Tier 1 Leverage Ratio	6.48 7.65 19	6.69 7.43 32	6.56 7.36 30	6.38 7.37	6.16 7.09
Tier 1 RBC Ratio	8.05 9.53 24	8.35 9.12 39	8.25 9.45 34	8.53 9.01	8.64 8.72
Total Risk-Based Capital Ratio	11.86 12.66 26	11.63 12.03 46	12.20 12.43 57	10.83 11.79	11.28 11.50
Tangible Tier 1 Leverage Ratio	6.48 7.26 32	6.68 7.10 42	6.55 6.97 39	6.38 7.07	6.16 6.63
Tangible Common Eq Cap/Tan Assets	6.02 6.29 42	6.04 6.23 42	5.97 6.01 45	5.34 6.07	5.06 5.39
OTHER RATIOS					
Mtg Srvg Assets/Prin Bal 1-4 Fam Others	0.07 0.74 19	0.49 1.00 28	0.08 0.88 16	NA NA	NA NA
Est FV of Mtg Srvg Assets/Mtg Serv Asts	100.00 109.68 25	104.93 110.97 44	100.00 111.46 21	100.00 115.89	116.81 117.30

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## Risk-Based Capital

BHCPR page 14 presents the risk-based capital ratios and the components of total risk-based capital and risk-weighted assets for bank holding companies. In addition, this page provides additional information on risk-weighted assets.

For a complete description of the Federal Reserve Board's risk-based capital adequacy guidelines for bank holding companies, please refer to Appendices A and E of Regulation Y, 12 C.F.R. 225. Risk-based capital data provided on this page are derived primarily from Schedule HC-R of the FR Y-9C report form.

### Risk-Based Capital (\$000)

#### Tier 1 Capital

##### *Total Equity Capital*

The sum of perpetual preferred stock and related surplus, common stock and related surplus, retained earnings, accumulated other comprehensive income, and other equity capital components.

##### *Net Unrealized Gains (Losses) on AFS Securities*

The amount of net unrealized holding gains (losses) on available-for-sale securities included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value.

##### *Less: Net Unrealized Loss on AFS Eq Secs*

The amount of any net unrealized holding loss on available-for-sale equity securities included in accumulated other comprehensive income. This item is displayed as a positive value.

##### *Accumulated Net Gains (Losses) on Cash Flow Hedges*

The amount of accumulated net gains (losses) on cash flow hedges included in accumulated other comprehensive income. In computing tier 1 capital, this amount is added back to equity capital if it represents a loss or negative value and deducted from equity capital if it represents a gain or positive value. This item is available only for report dates after December 31, 1998.

##### *Less: Nonqualifying Perpetual Preferred Stock*

The amount of perpetual preferred stock that does not qualify for inclusion in Tier 1 capital based on the Federal Reserve's capital guidelines for bank holding companies.

##### *Qualifying Minority Interest*

The portion of minority interests in consolidated subsidiaries that is eligible for inclusion in Tier 1 capital.

##### *Less: Disallowed Goodwill and Other Intangibles*

The amounts of Goodwill and other intangible assets that do not qualify for inclusion in Tier 1 capital.

##### *Less: Disallowed Servicing Assets and Purchased Credit Card Relationships*

The portion of servicing assets and purchased credit card relationships that does not qualify for inclusion in Tier 1 capital.

##### *Less: Disallowed Deferred Tax Assets*

The amount of net deferred tax assets that does not qualify for inclusion in Tier 1 capital.

##### *Other Additions to (Deductions from) Tier 1 Capital*

The amount of any other additions to, or deductions from, Tier 1 capital.

For purposes of this item, bank holding companies are to report as a deduction from Tier 1 capital 50 percent of the aggregate amount of investments in banking and finance subsidiaries that are not consolidated for accounting or regulatory report purposes.

##### *Tier 1 Capital*

The sum of total equity capital, qualifying minority interests in consolidated subsidiaries, and other additions to (deductions from) Tier 1 Capital less net unrealized gains (losses) on available-for-sale securities, net unrealized loss on available-for-sale equity securities, accumulated net gains (losses) on cash flow hedges, nonqualifying perpetual preferred stock, disallowed goodwill and other intangible assets, disallowed servicing assets and purchased credit card relationships, and deferred tax assets.

#### Tier 2 Capital

##### *Qualifying Subordinated Debt and Redeemable Preferred Stock*

The portion of qualifying limited-life capital instruments that is includible in Tier 2 capital.

##### *Cumulative Perpetual Preferred Stock Includible in Tier 2 Capital*

The amount of outstanding cumulative perpetual preferred stock, including any amounts received in excess of par or stated value, includible in Tier 2 Capital.

##### *Allowance for Loan and Lease Losses Includible in Tier 2 Capital*

The portion of the bank holding company's allowance for loan and lease losses that is includible in Tier 2 capital. The amount cannot exceed 1.25 percent of the company's gross risk-weighted assets.

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### *Unrealized Gains on Available-For-Sale Equity Securities Includible in Tier 2 Capital*

The pretax net unrealized holding gain, if any, on available-for-sale equity securities that is includible in Tier 2 capital. The amount cannot exceed 45 percent of the bank holding company's pretax net unrealized holding gain on available-for-sale equity securities with readily determinable fair values.

### *Other Tier 2 Capital Components*

The amount of any other items that qualify for inclusion in Tier 2 capital.

### *Allowable Tier 2 Capital*

The amount of allowable Tier 2 capital. The maximum amount of Tier 2 capital that is allowable in a bank holding company's qualifying total capital is 100 percent of Tier 1 capital.

## **Tier 3 Capital**

The amount of the bank holding company's Tier 3 capital allocated for market risk. This item is only applicable to bank holding company's that are subject to the market risk capital requirement and may not be used to support credit risk. The sum of Tier 3 capital and allowable Tier 2 capital may not exceed Tier 1 capital.

### *Total Risk-Based Capital Before Deductions*

The sum of Tier 1 capital and allowable Tier 2 capital plus Tier 3 Capital, where applicable.

### *Less: Deductions for Risk-Based Capital*

The amount of any intentional reciprocal cross-holdings of banking organizations' capital instruments, and any other deductions for total risk-based capital as determined by the Federal Reserve or the capital guidelines.

### *Total Risk-Based Capital*

The sum of Tier 1, Tier 2, and Tier 3

capital, where applicable, less deductions for total risk-based capital.

## **Risk-Weighted Assets**

### *Total On-Balance-Sheet Risk-Weighted Assets*

The sum of gross on-balance-sheet assets that are risk-weighted at 20 percent, 50 percent, or 100 percent.

### *Total Off-Balance-Sheet Items and Derivatives Credit Equivalent Risk-Weighted Assets*

Credit equivalent amounts of off-balance sheet and derivative items that are risk-weighted at 20 percent, 50 percent, or 100 percent.

### *Risk-Weighted Assets*

The sum of on-balance-sheet risk-weighted assets and off-balance-sheet items and derivatives credit equivalent risk-weighted assets.

### *Market Risk Equivalent Assets*

The amount of the bank holding company's measure for market risk (as computed using its internal model) multiplied by 12.5. See the Federal Reserve's capital guidelines for specific instructions on the calculation of the market risk measure.

### *Risk-Weighted Assets Before Deductions*

The sum of risk-weighted assets and market risk equivalent assets.

### *Less: Excess Allowance for Loan and Lease Losses*

The excess amount of the allowance for loan and lease losses over 1.25 percent of gross risk-weighted assets.

### *Less: Allocated Transfer Risk Reserve*

The amount of any allocated transfer risk reserve the bank holding company is required to establish and maintain as specified in Section 905(a) of the International Lending Supervision Act of 1983, in the Federal Reserve's regulation implementing

the Act (Subpart D of Federal Reserve Regulation K), and in any guidelines, letters, or instructions issued by the Federal Reserve.

### *Total Risk-Weighted Assets*

Risk-weighted assets before deductions less the excess allowance for loan and lease losses and any allocated transfer risk reserve.

### *Average Total Assets for Leverage Capital Purposes*

Average total assets less disallowed goodwill and other disallowed intangible assets, disallowed servicing assets and purchased credit card relationships, disallowed deferred tax assets, and other deductions from assets for leverage capital purposes.

## **Memoranda**

### *Mortgage Servicing Assets*

The unamortized cost of acquiring contracts to service loans secured by real estate.

### *Purchased Credit Card Relationships and Nonmortgage Servicing Assets*

The sum of unamortized amount of purchased credit card relationships arising from the purchase of credit card receivables along with the right to provide credit card services to those customers and nonmortgage servicing assets arising from servicing contracts on financial assets other than loans secured by real estate.

### *All Other Identifiable Intangible Assets*

The unamortized amount of other specifically identifiable intangible assets, including core deposit intangibles, favorable leasehold rights, and organization costs.

## **Capital Ratios**

### *Tier 1 Leverage Ratio*

Tier 1 capital divided by average total assets for leverage capital purposes.

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*Tier 1 Risk-Based Capital Ratio*

Tier 1 capital divided by total risk-weighted assets.

*Total Risk-Based Capital Ratio*

Total risk-based capital divided by total risk-weighted assets.

*Tangible Tier 1 Leverage Ratio*

Tier 1 capital, net of intangible assets, divided by average assets for the latest quarter, net of intangible assets.

*Tangible Common Equity Capital/  
Tangible Assets*

Equity capital minus the sum of perpetual preferred stock (net of related treasury stock) and intangible assets, divided by total assets, net of intangible assets.

**Other Ratios**

*Mortgage Servicing Assets/Principal  
Balance*

Mortgage servicing assets divided by

the outstanding principal balances of 1–4 family residential mortgages serviced for others with recourse and without recourse or other servicer-provided credit enhancements.

*Estimated Fair Value of Mortgage  
Servicing Assets/Mortgage*

Estimated fair value of mortgage servicing assets divided by mortgage servicing assets.